

Insurance Guidance for Those Impacted by Hurricane Ida

Whether you're a homeowner or a business owner, if you're a policyholder who has had storm damage, the Louisiana Department of Insurance encourages you to promptly contact your agent or insurance company.

Most policies require property owners to protect their property from further damage after a storm, so you may need to make temporary repairs. Keep the receipts for any repairs. Other steps to take include:

- If you have lost your agent or insurance company's contact information, the Louisiana Department of Insurance may be able to help you locate it. Contact the department at 1-800-259-5300 or visit ldi.la.gov.
- Take pictures or videos of the damage, both to your home and the contents.
- Make sure that your agent and insurance company have your correct contact information if you had to evacuate or are unable to receive information at your home.
- Attempt to separate damaged personal property items from undamaged items, but do not throw them away. Keeping these items will help the claims adjuster better assist you in completing an inventory of the items lost.

For vehicle owners affected by storm damage: If you have comprehensive coverage through your vehicle policy, you should be covered for damage. If your car was damaged while it was inside your attached garage, your homeowners policy may cover the damage.

For renters affected by storm damage: If you have renters insurance, storm damage is a covered peril. Your personal property damaged by the storm will be covered according to your policy limits. You will have to pay a deductible before your losses will be paid out. Also, if your landlord has insurance on the property, it typically will not cover tenants.

Hurricane deductible: Your homeowners policy will likely have a storm deductible. This is the amount you have to pay out of pocket before your insurance coverage will pay for the claim. You will find the amount of your deductible on the declaration page of your policy. It may be called a hurricane, named storm or windstorm and hail deductible. A storm deductible typically ranges from anywhere from two to five percent of a home's total insured value.

Timeline for Filing a Claim: In the case of a catastrophic loss, insurers must initiate the loss adjustment within 30 days of being notified. After the adjuster has inspected the property and the insurer received a satisfactory proof of loss, the insurer has another 30 days to make payment.

If you believe your insurance company is not properly handling your claim, you can file a complaint with the Louisiana Department of Insurance.



Louisiana Department of Insurance
Jim Donelon, Commissioner

1-800-259-5300
www.lidi.la.gov